

The Manifest and Latent Function of *E-Belia Rahmah*

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Abstract

All strata of society were affected by the coronavirus pandemic that struck our nation. Hence, the *E-Belia Rahmah* 2023 programme was tailored specifically for the well-being of the youth. It aims to facilitate those who are 18 to 20 years old by administering RM200 into their e-wallet: *Boost*, *Setel* or *Touch 'n Go*. This novel research explores the manifest (intended) and latent (unintended) function framework of the cash relieve scheme. It examines whether the one-off payment approach is efficient in assisting these youths and vice versa. The objective of this study emphasizes: i) the manifest function of financial assistance to the youth and ii) the latent function of the digital financial technology. A mixed method of qualitative and quantitative approach was utilized to investigate this issue in a private institution of higher education in the Klang Valley. The qualitative concept adopted the documentation technique and observation. Meanwhile, the quantitative mode involves the Google forms survey of 108 students. Therefore, the manifest function findings indicated that 97 percentage of tertiary students agreed that the government's cash disbursement was helpful in their daily expenditure. Furthermore, 63 percent showed that they learned new information from the e-wallet application in the process of *E-Belia Rahmah*. Meanwhile, the latent function revealed that nearly 89 percent of the university students developed a responsible attitude in managing their allowances after receiving the fund. However, the unintended aspect had reared its ugly head as nearly 35 percent of students were successful in transferring their money illegally from their e-wallet to their significant others and own account. Nevertheless, the *E-Belia Rahmah* did not only assist the millennials in providing cash aid but also enabled them to familiarize the digital technology wave that had penetrated in Malaysia. It also inculcated them to become a financial savvy citizen.

Keywords: E-Belia Rahmah, Latent Function, Manifest Function, Undergraduates

Introduction

The Ministry of Finance introduced the idea of *E-Belia Rahmah*, which was tabled in the Budget 2023. This initiative saw two million youths benefitting from the government's allocation of 400 million incentives (Carvalho, 2023). As such, the payment was rolled out in the second half of last year (2023). Youths who registered in the respective digital wallets, such as *Boost*, *Setel*, and *Touch 'n Go*, received RM200 within three days (Fam, 2023). Besides, the cash aid will become invalid after our Independence Day (31st August 2023) and will not be usable for any purchases (Wong, 2023). Various incentives from cashback, discounts, reward points, vouchers and etcetera were offered in order to draw the youth's attention to select their specific e-wallets (Subaramaniam, 2023). This fierce and healthy competition among the digital corporation is essential in bringing in more clients or in other words the youths to use

their services not just for the short-term purposes but also in the future. It is because it involves recipients of the 18 to 20 years of age bracket and the tertiary students who are pursuing full time studies.

In essence, the present study embarks on a journey to comprehend the *E-Belia Rahmah* scheme. It aims to explore whether the government's initiative has successfully achieved its intended goals and provided the projected benefits for the youths as outlined in their budget planning. Therefore, precautions measures can be taken to ensure the shortcomings could be improved and avoided in the future.

Thus, this research intends to investigate the manifest and latent function of this subject. It is crucial to understand what these two concepts refer to: manifest and latent (Daniels, 1952; Campbell, 1982; Burrowes, 1996; Thio, 2009). Manifest functions are intentionally, recognized, and obvious. In contrary, latent function occur unintentionally, unrecognized, and not obvious. Furthermore, these perspectives can be observed in our everyday life as we stumble upon it in the society. We cannot expect every event occurring around us to be rosy. As a matter of fact, we must face the bitter truth of the negative consequences that is generated from these events, even though it is not intended. In other words, the cause and effect are the main thrust of these actions.

By its very nature, the research question aims to discover: (i) how the manifest function of financial assistance aided the youth and (ii) what are the latent functions of digital financial technology? Hence, the trajectory of this paper will unearth the intended outcomes resulting from the government's action of crediting cash into the selected e-wallets. Apart from that, the unintended repercussions of digital technology tarnished the bona fide intention of the stakeholders and jeopardized the youth's finances. Subsequently, the next section will review the preceding literary works published by various scholars. It will present a plethora of resources regarding this topic, downloaded from credible databases, and highlight the gaps in previous studies.

Literature Review

The literature review subsection is divided into two conceptual framework: manifest and latent function perspectives. These two terms coined by Robert and has become a substantial part of sociological literatures (Campbell, 1982). The manifest function accentuates the intended aspect that is transparently obvious and can be recognized. On the contrary, the latent function asserts the unintended perspective, which is ambiguously not obvious and unrecognized upshot. Hence, the present study will apply these underlying concepts or theories to demonstrate its relevance to this topic.

Manifest

The perceived ease of use plays a crucial role in highlighting the widespread adoption of e-wallets among youth. Embracing this cultural shift is pivotal for transitioning the nation towards a cashless society, reducing reliance on physical currency (Kowang, Aziz, Hee, Fei, Yew, Saadon, & Long, 2020; Zaidi, Afifi, Bakri, & Riduan, 2023). However, the government must pull the trigger in ensuring the success of this plan. It needs to scrutinize every angle with the hope that this mission will be disseminated to the public whether urban or rural, educated or uneducated, and across all age groups. As such, the digital infrastructures need to be uplifted in order to realize the expectations. The intention to utilize the mobile wallet is essential by designing a straightforward application with simple steps of instruction (Osman & Yi, 2021; Morgan, Meng, Zaini, & Asri, 2023). By itself, it would attract tertiary students to engage in digital platforms. Besides, the adoption of such technology needs to be uncomplicated in the

process of online transaction (Ing, Wong, & Lim, 2021; Ruzman, Azizan, Zakri, & Abdullah, 2023). Meanwhile, electronic wallets bring satisfactory effects by encouraging young adults to partake in this state-of-the-art technology (Malik & Anuar, 2021). Hence, the numerous incentives that the government is initiating (Kaur & Bahar, 2022; Fang, Othman, Supian, & Ali, 2023) will be a driving force in spreading the wings towards the digital financial services.

Next, perceived usefulness is paramount in depicting the intended necessity of the mobile wallet among young adults. It brings enormous privileges for users to enjoy the perks that service providers offer to those who are capitalizing their application (Kowang et al., 2020). Besides, the influence of digital wallets is essential in magnetizing youths to sustain their services with respective merchants (Osman & Yi, 2021). As such, these electronic wallets must keep abreast of the latest methods by enhancing their system regularly. Likewise, the intention of adopting this financial technology is influenced by the packages offered by mobile wallets (Ing et al., 2021). To survive the aggressive transformation of digital applications, this cutting-edge technology must be effective (Malik & Anuar, 2021). Hence, the role of financial technology (Kaur & Bahar, 2022) is so overpowering that it is inescapable. Every individual must become adept at using new technologies. Moreover, the success of online transactions depends on the youths' adaptation to contemporary purchasing methods (Zaidi et al., 2023). Furthermore, industries have adopted e-payment mechanism in their outlets both online or offline, for their goods and services (Ruzman et al., 2023). The usefulness of this digital approach had made undergraduates (Morgan et al., 2023) to embrace the breath of fresh air.

Finally, rewards are recognized as an influential factor for youngsters to adopt the electronic wallet services. The benefits offered, such as cashback, discounts, points, coins, and vouchers, are appealing to draw the attention of university students (Malik & Anuar, 2021). Thus, service providers must maximize their efforts in showcasing their e-wallet services are a cut above the rest. In addition, digital wallets must portray their financial services are unique, resourceful, and worthwhile, aligning with the present trend to the youths.

Latent

Perceived security manifests the unrecognized danger zone to the youth. It becomes a serious threat if the personal information of the e-wallet users is leaked (Razif, Misiran, Sapiri, & Yusof, 2020). Hence, the banking sector must ensure that clients' personal account details remain compromised despite linked to the mobile wallet channels. Virtual transactions can indeed pose risks and hazards if unforeseen circumstances arise, potentially bringing the bank's credibility into the spotlight. Moreover, it is crucial for tertiary students to feel assured that their transactions are secure, as this assurance encourages them to adopt digital payment methods. In addition, the impact of cashless payment system is imperative in determining our nation's economy orientation (Sapian & Ismail, 2021). It needs to be convincing for users that their confidentiality is guarded. Besides, digital financial market should educate young people on creating strong passwords to prevent fraudsters from gaining unauthorized access to their banking accounts. As such, instilling confidence in utilizing e-wallets can mitigate this unintended dilemma, particularly among those who may not fully grasp the seriousness of cybercrime (Chan, Chia, Loh, & Tong, 2021; Vasudevan, Shajahan, Sam, Nagarathanam, Ramachandaran, Ruiteng, & Beleya, 2023). It is often due to their carefree attitude of not paying attention to minor details during the process of adopting e-payment method (Chern, Kong, Lee, Lim, & Ong, 2018; Muniandy, 2021). Therefore, it risks their identity to be stolen by the thief virtually. Apart from that, another stumbling block that we have to confront is the financial scam (Lee, Lim, & Lim, 2023). It is a grievous event when individuals are deceived and lose their hard-earned money to unscrupulous crooks (Bong, 2023) despite having awareness of this issue.

Next, the social influence demonstrates the unintended implication for university students adopting electronic wallets. These influences are derived from significant others (Osman & Yi, 2021). Thus, users make their decision based on the information that they obtain from agents of socialization, such as family members, peers, mass media, education institute and others. Moreover, this influence operate unconsciously, prompting individuals to heed advice by checking out the suggested e-wallet application. It encourages users to engage with digital service providers and provide opportunities to enhance their financial literacy. As such, the intention to adopt online transaction will instinctively motivate them to engage in digital platforms (Kaur & Bahar, 2022). In addition, the adoption of e-payment systems (Fang et al., 2023) will inevitably boost our country's digital economy.

Lastly, the perceived value of price is not an obvious determinant for undergraduates in resorting to mobile wallets. It is because they might not be vigilant in observing the product price tags virtually. Consequently, they could end up overspending on items that are significantly cheaper in the other online or physical stores (Cha, Cheng, Cheu, & Fan, 2021). Besides, these young adults need to practice self-monitoring to maintain responsible spending habits when making e-wallet purchases.

Methodology

This research employed a holistic approach utilizing a mixed-methods framework combining qualitative and quantitative methods, suited for its exploratory design. This approach enriched the novelty of the study by employing triangulation, which integrated documentation, observation, and survey methods. This comprehensive strategy effectively generated reliable and credible sources of information.

As such, the qualitative perspective delves into the documentation aspect (Yin, 2009). The hardcopy and softcopy from the mainstream newspapers in Malaysia specifically English articles in the year 2023 were examined. Along with that, the articles that were published had positive and negative reviews on the *E-Belia Rahmah* aid for the youths. These reports aroused the researcher's curiosity to further explore on this topic.

Intrinsically, it led to the next stage that was observation (Yin, 2009). The detached observation made the researcher to become more attentive and sensitive to the environment as there were no active participation or involvement with the potential subject. Hence, only by witnessing the youth's spending behaviour, attitude and mindset of receiving the cash into their e-wallet. The observation took place in the surrounding vicinity of the researcher. Thus, it corroborated with the earlier documentation reports that initiated to the next level in gathering the information from the youth themselves to verify this matter.

In addition, quantitative data was collected over seven weeks period at a private university in Klang Valley, Malaysia. The study involved 108 Malaysian students from both West and East Malaysia. Further, the respondents were based on voluntary participation. The non-probability sampling method was chosen for its relevance in the university setting, allowing access to participants from across geographical area (Bowling, 2005) of Peninsular Malaysia and Borneo. Furthermore, purposive sampling (Creswell, 2007) was employed to select specific respondents who could provide valuable insights relevant to the present study.

Other than that, online survey was conducted using Google forms. This digital approach provided a platform for distributing questions and gathering details pertinent to the subject matter. Besides, the questionnaire was structured to align with the research questions, divided into tow parts: close-ended and open-ended format. The close-ended questions dealt with three sections. Firstly, the demography section focused on capturing the characteristics of the respondents, providing insights to their background through personal information. Secondly,

the multiple-choice layout was utilized in two variations: single-answer and multiple-answer, depending on the nature of the questions posed to the respondents. Thirdly, the dichotomous design consisted of questions offering two options: yes or no. This straightforward format provided a clear indication of the students' preference and viewpoints. In addition, it eases the process of filtering the responses and guiding participants to subsequent relevant questions (Lewin, 2005). Meanwhile, the open-ended inquiries allowed students to freely express their opinions, thoughts, and experiences without any constraints, through the form responses.

Consequently, the next section will present the findings compiled from the Google forms platform. It indicates the results obtained from the online questionnaire which are completed by 108 undergraduate students in this study.

Findings

There were two major research questions addressed in this study. The first question examined the quintessential of the manifest function of the cash aid received by tertiary students.

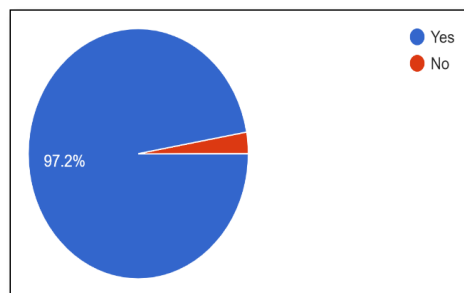


Chart 1: Cash Aid Assistance

Source: own developed

Over 97 percentage of respondents agreed that the government's RM200 relief significantly eased their financial burden. Conversely, less than three percent felt that the ministry's monetary handout did not provide the expected assistance in alleviating their hardship.

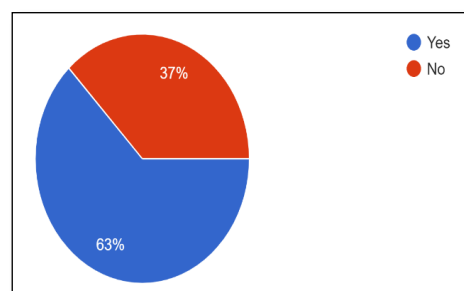


Chart 2: E-Wallet Information

Source: own developed

Moreover, 63 percent undergraduates recognised the electronic wallet as a resourceful platform in attaining the distinct digital literacy, particularly in financial domain. However, 37

percent disagreed, stating that the mobile wallet did not contribute new insights into capital perspective.

The second question explored the unforeseen circumstances arising from the latent function of digital financial technology.

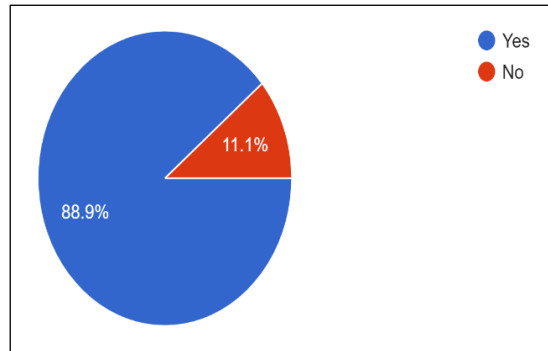


Chart 3: Attitude Change
Source: own developed

Nearly 89 percent participants affirmed that the RM200 e-wallet credit made substantial difference in their personal budgetary planning. In contrary, approximately 11 percent stated that the scheme did not affect their behaviour in managing daily expenses.

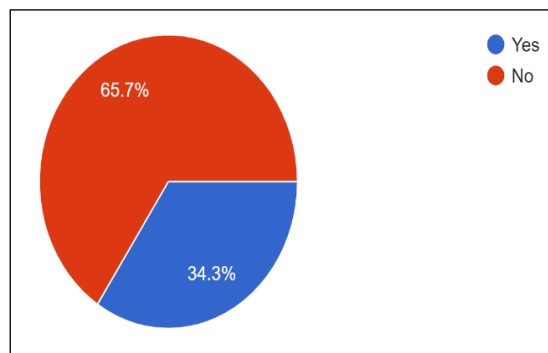


Chart 4: Illegal Cash Transfer
Source: own developed

Lastly, the perceived value of price is not an obvious determinant for undergraduates in resorting to mobile wallets. It is because they might not be vigilant in observing the product price tags virtually. Consequently, they In addition, about 34 percent of tertiary students were drawn into illegal money transfer of the assistance that dispensed by the administration. Fortunately, almost 66 percent were not trapped in such illegal activities and avoided unnecessary predicament. Subsequently, the next section will reinforce the data or charts generated from Google forms responses presented above with relevant literature or previous studies. This will justify the reasons and rationale behind these results.

Discussion

The findings represented in this exploratory survey aimed to enhance our general perspective towards this issue. It allowed us to assess whether the economic planning is satisfactory for the

youths. If not, there is a need for the government to create, modify, or eliminate this system and develop a more approachable policy. As such, the primary objective of this paper is to examine both the manifest and latent functions of the *E-Belia Rahmah* funding.

Essentially, the first objective explored the financial assistance towards the youth based on the manifest function. The results indicated that 97 percentage of undergraduates recognised the government's relief as timely. Moreover, they used the money for personal needs. Many participants wisely allocated their funds towards essentials, such as food, transportation, and books or stationeries. This is due to their age group as it concentrates on the students' primary needs. It was also highlighted that the cash came in handy for the youths to spend on their shortages (Nation, 2003).

Consequently, 63 percentage of tertiary students learnt the ropes in operating e-wallet application. In this process, they experimented with one of the three authorised e-wallets (*Boost*, *Setel*, and *Touch 'n Go*) sanctioned by the Ministry of Finance. Hence, respondents noted that the limitation to three service providers did not cause any inconveniences, as they were already familiar with at least one electronic wallet in this scheme. Furthermore, the instructions for downloading the application onto their smartphones were explained clearly (Fam, 2003). The perceived ease of use was the major contribution in selecting the specific mobile wallet because they are familiar with its functions. It is identified as pivotal in the acceptance of electronic wallets among youths (Kowang et al., 2020). Additionally, ease of use has been shown to directly impact (Malik & Anuar, 2021) and intention of young adults to adopt digital financial services (Kaur & Bahar, 2022).

In addition to that, the second objective explored the digital financial literacy among youth in relation to its latent function. Nearly 89 percent of university students recognized that they developed their monetary responsibility after receiving the cash fund. Moreover, they became budget oriented on selecting specific items for their use (Nation, 2023). The funds were spent wisely on essential needs required for their livelihood. This is therefore to lead them more mindful of their purchases (Nation, 2023).

Moreover, approximately 34 percent of the respondents were deceived by scammers into transferring their money illegally to another account. Despite this, the students were aware of such fraudulent activities. Besides, they were also reprimanded by the authorities not to utilize illegal channels (Yeoh, 2023). However, the noble intention of enlightening youths towards the cashless payment system was overshadowed by unauthorized withdrawals (Kasinathan, 2023). Thus, these desperate circumstances needed to be figured out of the possible impetus in driving youths into 'black hole'. Besides, the process of transmitting aid can be mastered from social media. In fact, these social platforms play an influential role in disseminating the information freely to netizens. Indeed, the information technology boom cannot be shunned as it plays integral role in our lives. Therefore, financial services have increasingly shifted to digital forms in alignment with national banking policy (Nawang & Shukor, 2023). In addition, their peers also helped them to transfer illegitimately into their accounts. These deviant acts underscored the detrimental impact of financial scams (Lee et al., 2023) damaged our country's economic ecosystem; from the government to the recipients and e-wallet merchants in the process to revolutionize our fiscal policy. Thus, addressing the issue of cyber scams (Bong, 2023) is crucial and a mind-boggling scenario that needs the attention from all the respective authorities in halting further devastation.

Limitation/Implications/Conclusion

The *E-Belia Rahmah* plan is an excellent idea, particularly in educating youth about internet usage, which 'opens the window' to the virtual world. As such, it emphasizes the importance

for all Malaysians to equip the digital literacy, as it is the predominant factor in our lives. In essence, e-financial technology is crucial for developing familiarity with monetary matters. Therefore, this novel research focused on two major concepts: manifest (obvious) and latent (not obvious) functions. It aimed to analyse the issue based on both the intended and unintended consequences of the cash aid programme.

The recognized aspect that became apparent was the timely assistance in the consideration of the difficulties faced by tertiary students during the coronavirus pandemic. Another recognized outcome was digital financial literacy. It enabled undergraduates to acquire information and deal with mobile wallet applications. This initiative by the government where the scheme was constructively designed for young adults.

However, there were unrecognized elements that brought forth for these university students such as cultivating good habits. They became responsible and mature in managing the money appropriately after receiving it. Besides that, there were also unexpected incident that cropped up on the way that deprived the government's initiative. It witnessed around one third of the tertiary students entangled in the illegal cash transfer to their own or significant others' bank accounts. Hence, the startling occurrence shed light to the relevant parties in formulating strategies to combat the scam battle before the next roll out commences.

Apart from that, this research confronted several limitations. Firstly, the nature of the exploratory design of the data collection through online survey posed challenges. Despite posting open-ended questions asking why and how, students often provided brief answers. Thus, the researcher could not further probe as they were anonymous and submitted via Google forms. Secondly, due to the voluntary nature of participation, only 108 out of 177 students responded to the questionnaire. This voluntary approach resulted in low participation rates, as students were not compelled to submit their responses.

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